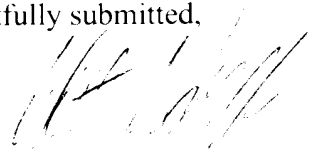## REMARKS AND ARGUMENTS

This Amendment is submitted in advance of the first examination of this application. The specification is being amended in order to identify the patent numbers of the now-issued applications that were cross-referenced on page 1 of the subject application. The Claims 1, 9, 16, 24, 31, 32, 46 and 74 are being amended. Claims 12-14 and 27-29 have been canceled.

Respectfully submitted,

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MARKED UP VERSION OF REPLACEMENT PARAGRAPH

Marked-up version of paragraph on page 1, line 3:

This application is a continuation-in-part of application serial number 09/449,251, filed November 24, 1999, entitled "Transparent/Translucent Financial Transaction Card," now U.S. Patent number 6,296,251, which is a continuation-in-part of application serial number 09/411,359, filed October 1, 1999, entitled "Transparent/Translucent Financial Transaction Card,[.]" now U.S. Patent number 6,290,137.

Marked-up version of Claim 1:

1.   A financial transaction card that is transparent or translucent to human viewing yet detectable by automated card processing equipment having near Infrared source/detector pairs each having a source and a detector respectively positioned to face opposing sides of said card when said card is positioned in said equipment for detection and to detect said card by sensing an interruption of near Infrared light transmitted from said source to said detector due to the presence of said card, comprising:

a substantially planar material sheet having upper and lower surfaces bounded by a continuous peripheral edge;

said material sheet [having one or more areas that are at least minimally] being transparent or translucent to human viewing; and

a near Infrared light filter [associated with at least one of said one or more areas] covering one of said upper or lower surfaces of said material sheet, said filter [providing sufficient opacity to light that is used by card sensors in said automated card processing equipment to render said card

detectable by said equipment] comprising light absorbing dye filtering means for providing sufficient card opacity relative to one or more near Infrared light wavelengths to render said card detectable by said source/detector pairs by blocking near Infrared light emitted by said source from reaching said detector, thereby triggering detection of said card, while still allowing said card to remain transparent or translucent to visible light.

Marked up version of Claim 9:

9.   A financial transaction card in accordance with Claim 1 wherein said filter further comprises a light scattering material [is a light absorbing material, a light reflecting material, a light deflecting material, or a combination of two or more such materials].

Kindly cancel Claims 12-14 without prejudice.

Marked up version of Claim 16:

16.   A method for manufacturing a financial transaction card that is transparent or translucent to human viewing yet detectable by automated card processing equipment having near Infrared source/detector pairs each having a source and a detector respectively positioned to face opposing sides of said card when said card is positioned in said equipment for detection and to detect said card by sensing an interruption of near Infrared light transmitted from said source to said detector due to the presence of said card, comprising the steps of:

forming a substantially planar material sheet having upper and lower surfaces bounded by a continuous peripheral edge;

said material sheet being [formed with one or more areas that are at least minimally] transparent or translucent to human viewing; and

[associating a filter with at least a portion of said material sheet] covering one of said upper or lower surfaces of said material sheet with a near Infrared light filter, said filter [providing sufficient opacity to light that is used by card sensors in said automated card processing equipment to render said card detectable by said equipment] comprising light absorbing dye filtering means for providing sufficient card opacity relative to one or more near Infrared light wavelengths to render said card detectable by said source/detector pairs by blocking near Infrared light emitted by said source from reaching said detector, thereby triggering detection of said card, while still allowing said card to remain transparent or translucent to visible light.

Marked up version of Claim 24:

24.   A method in accordance with Claim 16 wherein said filter further comprises a light scattering material [is a light absorbing material, a light reflecting material, a light deflecting material, or a combination of two or more such materials].

Kindly cancel Claims 27-29.

Marked up version of Claim 31:

31.   A financial transaction card that is transparent or translucent to human viewing yet detectable by automated card processing equipment having near Infrared source/detector pairs each having a source and a detector respectively positioned to face opposing sides of said card when said card is positioned in said equipment for detection and to detect said card by sensing an interruption of near Infrared light transmitted from said source to said detector due to the presence of said card, comprising:

      a sheet of material [having one or more areas that are at least minimally] that is transparent

10

or translucent to human viewing; and

[means associated with at least one of said areas for rendering said card detectable by source/detector pairs in said automated processing equipment] a near Infrared light filter covering said material sheet, said filter comprising light filtering means for providing sufficient card opacity relative to one or more near Infrared light wavelengths to render said card detectable by said source/detector pairs by blocking near Infrared light emitted by said source from reaching said detector, thereby triggering detection of said card, while still allowing said card to remain transparent or translucent to visible light.

Marked up version of Claim 32:

32.   A financial transaction card in accordance with Claim 31 wherein said filtering means is [a filter] applied to said material sheet as a liquid coating.

Marked up version of Claim 46:

46.   A financial transaction card in accordance with Claim 33 wherein said card has an opacity of at least approximately 1.0 relative to one or more selected light wavelengths corresponding to the output of said light source[s used in said automated card processing equipment].

Marked up version of Claim 74:

74.   A financial transaction card that is transparent or translucent to human viewing yet detectable by automated card processing equipment having near Infrared source/detector pairs each having a source and a detector respectively positioned to face opposing sides of said card when said card is positioned in said equipment for detection and to detect said card by sensing an interruption of near Infrared light transmitted from said source to said detector due to the presence of said card,

11

comprising:

a pair of substantially planar material sheets each having opposing first surfaces and non-opposing second surfaces, said surfaces being bounded by a continuous peripheral edge;

said material sheets being transparent or translucent to human viewing;

a near Infrared light filtering coating [formed on] covering one or both of said first surfaces;

printed graphics formed over said second surfaces;

clear protective overlay sheets formed over said printed graphics; and

said [card] light filtering coating providing sufficient card opacity [to light that is detectable by sensors in said automated card processing equipment to render said card detectable by said equipment] relative to one or more near Infrared light wavelengths to render said card detectable by said source/detector pairs by blocking near Infrared light emitted by said source from reaching said detector, thereby triggering detection of said card, while still allowing said card to remain transparent or translucent to visible light.